

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re:

Taylor, Jennifer A.

Debtor(s)

§
§
§
§

Case No. 17-38251

CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)

Elizabeth C Berg, Chapter 7 Trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

| | |
|---|---|
| Assets Abandoned: \$26,000.00 (Without deducting any secured claims) | Assets Exempt: \$20,345.23 |
| Total Distributions to Claimants: \$3,716.79 | Claims Discharged Without Payment: \$45,772.60 |
| Total Expenses of Administration: \$2,884.21 | |

3) Total gross receipts of \$9,500.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$2,899.00 (see **Exhibit 2**), yielded net receipts of \$6,601.00 from the liquidation of the property of the estate, which was distributed as follows:

| | CLAIMS SCHEDULED | CLAIMS ASSERTED | CLAIMS ALLOWED | CLAIMS PAID |
|---|---------------------|--------------------|--------------------|-------------------|
| SECURED CLAIMS (from Exhibit 3) | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4) | NA | \$2,884.21 | \$2,884.21 | \$2,884.21 |
| PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5) | NA | \$0.00 | \$0.00 | \$0.00 |
| PRIORITY UNSECURED CLAIMS (from Exhibit 6) | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| GENERAL UNSECURED CLAIMS (from Exhibit 7) | \$49,450.87 | \$49,489.39 | \$49,489.39 | \$3,716.79 |
| TOTAL DISBURSEMENTS | \$49,450.87 | \$52,373.60 | \$52,373.60 | \$6,601.00 |

4) This case was originally filed under chapter 7 on 12/28/2017. The case was pending for 11 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated : 11/26/2018

By : /s/ Elizabeth C Berg

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4 (a)(2) applies.

EXHIBITS TO
FINAL ACCOUNT

EXHIBIT 1 – GROSS RECEIPTS

| DESCRIPTION | UNIFORM TRAN. CODE ¹ | AMOUNT RECEIVED |
|-----------------------------|------------------------------------|--------------------|
| 2012 Chevrolet Traverse | 1129-000 | \$9,500.00 |
| TOTAL GROSS RECEIPTS | | \$9,500.00 |

¹ The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

| PAYEE | DESCRIPTION | UNIFORM TRAN. CODE | AMOUNT PAID |
|---|----------------------|-----------------------|-------------------|
| Jennifer A. Taylor | Exemption Claimed in | 8100-002 | \$2,899.00 |
| TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES | | | \$2,899.00 |

EXHIBIT 3 – SECURED CLAIMS

| CLAIM NO. | CLAIMANT | UNIFORM TRAN. CODE | CLAIMS SCHEDULED (from Form 6D) | CLAIMS ASSERTED | CLAIMS ALLOWED | CLAIMS PAID |
|--------------|----------------------|--------------------------|---------------------------------------|--------------------|-------------------|----------------|
| | NA | NA | NA | NA | NA | NA |
| | TOTAL SECURED | | \$0.00 | \$0.00 | \$0.00 | \$0.00 |

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES AND CHARGES

| PAYEE | UNIFORM TRAN. CODE | CLAIMS SCHEDULED | CLAIMS ASSERTED | CLAIMS ALLOWED | CLAIMS PAID |
|--|--------------------------|---------------------|--------------------|-------------------|----------------|
| Elizabeth C. Berg, Trustee | 2100-000 | NA | \$1,410.10 | \$1,410.10 | \$1,410.10 |
| Baldi Berg, Ltd. | 3110-000 | NA | \$1,170.00 | \$1,170.00 | \$1,170.00 |
| Baldi Berg, Ltd. | 3120-000 | NA | \$289.11 | \$289.11 | \$289.11 |
| Texas Capital Bank | 2600-000 | NA | \$15.00 | \$15.00 | \$15.00 |
| TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES | | NA | \$2,884.21 | \$2,884.21 | \$2,884.21 |

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES AND CHARGES

| PAYEE | UNIFORM TRAN. CODE | CLAIMS SCHEDULED | CLAIMS ASSERTED | CLAIMS ALLOWED | CLAIMS PAID |
|---|--------------------------|---------------------|--------------------|-------------------|----------------|
| NA | NA | NA | NA | NA | NA |
| TOTAL PRIOR CHAPTER ADMIN FEES AND CHARGES | | NA | \$0.00 | \$0.00 | \$0.00 |

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

| CLAIM NO. | CLAIMANT | UNIFORM TRAN. CODE | CLAIMS SCHEDULED (from Form 6E) | CLAIMS ASSERTED (from Proofs of Claim) | CLAIMS ALLOWED | CLAIMS PAID |
|--|----------|--------------------------|--|---|-------------------|----------------|
| NA | NA | NA | NA | NA | NA | NA |
| TOTAL PRIORITY UNSECURED CLAIMS | | | \$0.00 | \$0.00 | \$0.00 | \$0.00 |

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

| CLAIM NO. | CLAIMANT | UNIFORM TRAN. CODE | CLAIMS SCHEDULED (FROM Form 6F) | CLAIMS ASSERTED (FROM Proofs of Claim) | CLAIMS ALLOWED | CLAIMS PAID |
|---------------------------------------|----------------------------------|--------------------------|--|---|-------------------|----------------|
| 00008 | PYOD, LLC its successors and | 7100-000 | \$2,092.28 | \$2,092.28 | \$2,092.28 | \$157.10 |
| 00007 | PYOD, LLC its successors and | 7100-000 | \$7,991.89 | \$7,991.89 | \$7,991.89 | \$600.22 |
| 00006 | Synchrony Bank c/o PRA | 7100-000 | \$597.15 | \$635.15 | \$635.15 | \$47.70 |
| 00005 | Synchrony Bank c/o PRA | 7100-000 | \$2,198.57 | \$2,198.57 | \$2,198.57 | \$165.12 |
| 00004 | TD Bank, USA by American | 7100-000 | \$5,400.28 | \$5,400.28 | \$5,400.28 | \$405.58 |
| 00003 | Capital One, N.A. c/o Becket and | 7100-000 | \$1,133.99 | \$1,133.99 | \$1,133.99 | \$85.17 |
| 00002 | Capital One Bank (USA), N.A. | 7100-000 | \$10,485.00 | \$10,485.52 | \$10,485.52 | \$787.50 |
| 00001 | Discover Bank Discover Products | 7100-000 | \$19,551.71 | \$19,551.71 | \$19,551.71 | \$1,468.40 |
| TOTAL GENERAL UNSECURED CLAIMS | | | \$49,450.87 | \$49,489.39 | \$49,489.39 | \$3,716.79 |

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Case No: 17-38251

Judge: Janet S. Baer

Trustee Name: Elizabeth C Berg

Case Name: Taylor, Jennifer A.

Date Filed (f) or Converted (c): 12/28/2017 (f)

341(a) Meeting Date: 01/29/2018

For Period Ending: 11/26/2018

Claims Bar Date: 05/08/2018

| 1 | 2 | 3 | 4 | 5 | 6 |
|---|--------------------------------|--|---|--------------------------------------|---|
| Asset Description (Scheduled and Unscheduled (u) Property) | Petition/Unscheduled Values | Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs) | Property Formally Abandoned OA=554(a) | Sale/Funds Received by the Estate | Asset Fully Administered (FA) / Gross Value of Remaining Assets |
| 1. 2012 Chevrolet Traverse | 11,000.00 | 9,500.00 | | 9,500.00 | FA |
| 2. 2017 Toyota Rav 4 | 26,000.00 | 0.00 | | 0.00 | FA |
| 3. Misc used household goods & furnishings | 900.00 | 0.00 | | 0.00 | FA |
| 4. 2 televisions; one laptop; one printer; 2 laptops; 3 bicycles; 1 guitar; 1 electronic piano | 250.00 | 0.00 | | 0.00 | FA |
| 5. Used clothing | 300.00 | 0.00 | | 0.00 | FA |
| 6. 3 cats | 0.00 | 0.00 | | 0.00 | FA |
| 7. Cash - Personal Funds | 22.00 | 0.00 | | 0.00 | FA |
| 8. Savings Account: PNC Bank - 2846 | 0.00 | 0.00 | | 0.00 | FA |
| 9. Other Financial Account: PNC Bank - 2838 | 0.00 | 0.00 | | 0.00 | FA |
| 10. Checking Account: PNC Bank - 2811 | 2,329.00 | 0.00 | | 0.00 | FA |
| 11. IRA Account: Ameritrade - 5771 | 3,247.73 | 0.00 | | 0.00 | FA |
| 12. Santander Investment Services 529 College Fund | 10,397.50 | 0.00 | | 0.00 | FA |
| 13. Insurance Policy: Unum - 930741-0002 - Term Life | 0.00 | 0.00 | | 0.00 | FA |
| Gross Value of Remaining Assets | | | | | |
| TOTALS (Excluding Unknown Values) | 54,446.23 | 9,500.00 | | 9,500.00 | 0.00 |

Re Prop. #1 Trustee sold the 2012 Chevy Traverse to CarMax per order dated 3/5/2018 [dkt 29]

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

October 11, 2018: TFR filed 8/23/18. Final hearing held 9/28/18. Final distribution made 10/2/18. Upon receiving zero balance bank statement, Trustee will prepare her TDR.

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Case No: 17-38251

Judge: Janet S. Baer

Trustee Name: Elizabeth C Berg

Case Name: Taylor, Jennifer A.

Date Filed (f) or Converted (c): 12/28/2017 (f)

For Period Ending: 11/26/2018

341(a) Meeting Date: 01/29/2018

Claims Bar Date: 05/08/2018

| 1 | 2 | 3 | 4 | 5 | 6 |
|---|--------------------------------|--|---|--------------------------------------|---|
| Asset Description (Scheduled and Unscheduled (u) Property) | Petition/Unscheduled Values | Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs) | Property Formally Abandoned OA=554(a) | Sale/Funds Received by the Estate | Asset Fully Administered (FA) / Gross Value of Remaining Assets |

July 18, 2018: The Trustee sold the Debtor's 2012 Chevy Traverse to CarMax for the sum of \$9,500.00 and paid the Debtor \$2,899.00 for her exemption which she claimed in the Automobile. Trustee has reviewed claims and is in the process of preparing her Final Report to submit to the UST for approval.

Initial Projected Date of Final Report(TFR) :08/31/2018

Current Projected Date of Final Report(TFR) : 08/31/2018

Trustee's Signature /s/Elizabeth C Berg

Date: 11/26/2018

Elizabeth C Berg
P. O. Box 2399
Glen Ellyn, IL 60138-2399
Phone : (312) 726-8150

Case No: 17-38251

Case Name: Taylor, Jennifer A.

Taxpayer ID No: **-**5100

For Period Ending: 11/26/2018

Trustee Name: Elizabeth C Berg

Bank Name: Texas Capital Bank

Account Number/CD#: *****5369 Checking Account

Blanket bond (per case limit): 5,000,000.00

Separate bond (if applicable): 0.00

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | |
|------------------|-------------------|--|---|---------------------|--------------|-------------------|-------------------------|
| Transaction Date | Check or [Refer#] | Paid To / Received From | Description of Transaction | Uniform Trans. Code | Deposits(\$) | Disbursements(\$) | Account/ CD Balance(\$) |
| 03/07/2018 | [1] | CarMax, Inc. #7122 3320 Odyssey Ct. Naperville, IL 60563 | Funds from Sale of 2012 Chevy Traverse (Approved Per Ct. Order dated March 2, 2018) | 1129-000 | 9,500.00 | | 9,500.00 |
| 03/14/2018 | 51001 | Jennifer A. Taylor 597 Lancaster Drive Pingree Grove, IL 60140 | Exemption Claimed in 2012 Chevy Traverse | 8100-002 | | 2,899.00 | 6,601.00 |
| 04/03/2018 | | Texas Capital Bank Treasury Management Operations 2350 Lakeside Blvd Richardson, TX 75082 | Bank Service Fee | 2600-000 | | 15.00 | 6,586.00 |
| 10/02/2018 | 51002 | Elizabeth C. Berg, Trustee 20 N. Clark St. Suite 200 Chicago, IL 60602 | Trustee's Compensation | 2100-000 | | 1,410.10 | 5,175.90 |
| 10/02/2018 | 51003 | Baldi Berg, Ltd. 20 N. Clark St., Suite 200 Chicago, IL 60602 | Attorney for Trustee's Fees | 3110-000 | | 1,170.00 | 4,005.90 |
| 10/02/2018 | 51004 | Baldi Berg, Ltd. 20 N. Clark St., Suite 200 Chicago, IL 60602 | Attorney for Trustee's Expenses | 3120-000 | | 289.11 | 3,716.79 |
| 10/02/2018 | 51005 | Discover Bank Discover Products Inc PO Box 3025 New Albany, OH 43054 | Disb of 7.51% to Claim #00001 | 7100-000 | | 1,468.40 | 2,248.39 |

Page Subtotals

9,500.00

7,251.61

Case No: 17-38251

Case Name: Taylor, Jennifer A.

Taxpayer ID No: **-**5100

For Period Ending: 11/26/2018

Trustee Name: Elizabeth C Berg

Bank Name: Texas Capital Bank

Account Number/CD#: *****5369 Checking Account

Blanket bond (per case limit): 5,000,000.00

Separate bond (if applicable): 0.00

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | |
|------------------|-------------------|---|-------------------------------|---------------------|--------------|-------------------|-------------------------|
| Transaction Date | Check or [Refer#] | Paid To / Received From | Description of Transaction | Uniform Trans. Code | Deposits(\$) | Disbursements(\$) | Account/ CD Balance(\$) |
| 10/02/2018 | 51006 | Capital One Bank (USA), N.A. PO Box 71083 Charlotte, NC 28272 | Disb of 7.51% to Claim #00002 | 7100-000 | | 787.50 | 1,460.89 |
| 10/02/2018 | 51007 | Capital One, N.A. c/o Becket and Lee LLP PO Box 3001 Malvern, PA 19355 | Disb of 7.51% to Claim #00003 | 7100-000 | | 85.17 | 1,375.72 |
| 10/02/2018 | 51008 | TD Bank, USA by American InfoSource LP as agent PO Box 248866 Oklahoma City, OK 73124 | Disb of 7.51% to Claim #00004 | 7100-000 | | 405.58 | 970.14 |
| 10/02/2018 | 51009 | Synchrony Bank c/o PRA Receivables Management, LLC PO Box 41021 Norfolk, VA 23541 | Disb of 7.51% to Claim #00005 | 7100-000 | | 165.12 | 805.02 |
| 10/02/2018 | 51010 | Synchrony Bank c/o PRA Receivables Management, LLC PO Box 41021 Norfolk, VA 23541 | Disb of 7.51% to Claim #00006 | 7100-000 | | 47.70 | 757.32 |
| 10/02/2018 | 51011 | PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services PO Box 19008 Greenville, SC 29602 | Disb of 7.51% to Claim #00007 | 7100-000 | | 600.22 | 157.10 |

Page Subtotals

0.00

2,091.29

Case No: 17-38251

Case Name: Taylor, Jennifer A.

Taxpayer ID No: **-**5100

For Period Ending: 11/26/2018

Trustee Name: Elizabeth C Berg

Bank Name: Texas Capital Bank

Account Number/CD#: *****5369 Checking Account

Blanket bond (per case limit): 5,000,000.00

Separate bond (if applicable): 0.00

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | |
|------------------|-------------------|---|-------------------------------|---------------------|--------------|-------------------|-------------------------|
| Transaction Date | Check or [Refer#] | Paid To / Received From | Description of Transaction | Uniform Trans. Code | Deposits(\$) | Disbursements(\$) | Account/ CD Balance(\$) |
| 10/02/2018 | 51012 | PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services PO Box 19008 Greenville, SC 29602 | Disb of 7.51% to Claim #00008 | 7100-000 | | 157.10 | 0.00 |

Page Subtotals 0.00 157.10

| | | |
|---------------------------|-----------------|-----------------|
| COLUMN TOTALS | 9,500.00 | 9,500.00 |
| Less: Bank Transfer/CD's | 0.00 | 0.00 |
| SUBTOTALS | 9,500.00 | 9,500.00 |
| Less: Payments to Debtors | | 2,899.00 |
| Net | 9,500.00 | 6,601.00 |

| | |
|-----------------------------------|----------|
| All Accounts Gross Receipts: | 9,500.00 |
| All Accounts Gross Disbursements: | 9,500.00 |
| All Accounts Net: | 0.00 |

| TOTAL-ALL ACCOUNTS | NET DEPOSITS | NET DISBURSEMENTS | ACCOUNT BALANCE |
|----------------------------|-----------------|-------------------|-----------------|
| *****5369 Checking Account | 9,500.00 | 9,500.00 | 0.00 |
| Net Totals | 9,500.00 | 9,500.00 | 0.00 |